

Central Bank of Egypt Announces an Upsurge in Financial Inclusion Rates to 76.3% in Egypt as of June 2025

- **53.8 million citizens are using active transaction accounts**

Within the framework of the periodical follow-up on the implementation of the Financial Inclusion Strategy (2022-2025), the Central Bank of Egypt (CBE) released the core set of financial inclusion indicators. These indicators showed a substantial increase in the number of citizens owning and using active accounts that enable them to perform financial transactions – whether bank accounts, Egypt Post accounts, mobile wallets, or prepaid cards – reaching 53.8 million citizens in June 2025 out of a total of 70.5 million citizens (15 years and above), representing 76.3%, compared to 74.8 % in December 2024.

In the same context, the indicators showed an increase in the financial inclusion rate among women, recording 70% in June 2025, compared to 68.8% in December 2024. This progress is a result of the CBE's unwavering efforts, in partnership with ministries and stakeholders, aimed at advancing women's economic empowerment by expanding their access to financial services.

Financial inclusion indicators for youth continued to rise, reaching 54.4% in June 2025, compared to 53.1% in December 2024. This progress is backed by the CBE's measures taken to enhance the financial empowerment of youth, including account openings from the age of 15.

Furthermore, the financial inclusion rates have increased between 2016 and June 2025 by 214%, reflecting a surge in citizens' utilization of financial services.

It is worth noting that the CBE's Financial Inclusion Strategy (2022-2025) relies on a scientific framework to monitor the progress of financial inclusion rates across Egypt, focusing on the accessibility, usage, and quality of financial services. This Strategy is based on several key pillars and enablers to achieve its objectives, including customer-centric diversified financial products and services (banking and non-banking), as well as establishing legislative and regulatory frameworks, with the aim of including all segments of society in the formal financial system.